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March 31, 2026

This brochure provides information about the qualifications and business practices of Advisors Crypto, Inc. If you have any questions about the contents of this brochure, please contact us at 800-542-4916 (administrative/technical only, no investment advice). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training.

**Additional information about Advisors Crypto, Inc. (CRD #: 109201) also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## FROM THE DESK OF THE CEO

Dear Investors,

We believe the old architecture of financial advice is breaking.

It was built for an era of human bottlenecks, centralized custody, institutional opacity, and limited user control. The world that produced that model is changing. Markets are becoming more digital, assets more programmable, and financial systems more software-driven. In that environment, the future of advisory services will not look exactly like the past.

Advisors Crypto, Inc. is being built for that reality.

We are an internet-native investment adviser that delivers advisory services through an operational interactive website using software-driven processes. Our objective is not to chase novelty for its own sake, but to build a more disciplined and transparent advisory model within the scope described in this brochure.

We believe clients deserve a system that is more direct, more consistent, and better suited to digital markets than the legacy structures that came before it. That belief does not remove risk, and it does not change the fact that all investing involves uncertainty and possible loss. It does, however, shape how we think advisory services should be delivered.

If you are reading this, you should understand two things clearly: first, that our model is different by design; and second, that this brochure is intended to describe that model as it exists now, not as aspiration, but as operation.

Respectfully,

Eric W. Kendrick, Founder  
Chief Investment Officer

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## ITEM 2: MATERIAL CHANGES

This brochure includes the firm's annual updating amendment and reflects changes made since the prior annual amendment.

Since the filing of the firm's previous annual amendment, Advisors Crypto, Inc. has continued as a fully software-delivered advisory model provided through its operational interactive website. The firm's advisory services are described in this brochure as they exist as of the date of filing, including updated descriptions of:

- the firm's internet-native advisory model and software-driven service delivery;
- the limits of administrative and technical support outside the platform;
- the firm's current investment models, methods of analysis, and related risks;
- the firm's current fee billing practices;
- the firm's current custody, brokerage, and discretion disclosures; and
- other updates needed to reflect the firm's present operations and compliance posture.

Clients should review this brochure in full because changes have been made throughout the document to align the disclosure with the firm's current business practices and operating model.

A copy of the firm's current brochure may be requested at any time by contacting the firm through the contact information available on the firm's website.

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## ITEM 4: ADVISORY BUSINESS

### A. BUSINESS AND OWNERSHIP

Advisors Crypto, Inc., hereinafter referred to as "AC", the "firm" or "we", is an SEC registered investment advisory firm, majority owned by KG Advisors IV, LP, which is majority owned by KG, Inc. Eric Kendrick is KG, Inc.'s primary owner.

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## B. ADVISORY SERVICES

Advisors Crypto, Inc. provides investment advisory services through its operational interactive website using software-driven processes designed to generate, implement, and maintain model-based investment recommendations.

The firm's advisory process is designed to collect client-provided information through an online onboarding and suitability process, translate that information into a model recommendation, and manage the account in accordance with the selected or accepted model, subject to the terms of the client relationship and the authority granted to the firm.

No individualized investment advice is provided by telephone, email, or other off-platform communications. The firm's administrative and technical support functions are limited to helping clients access, understand, and use the platform and related account processes, and do not include off-platform personalized investment advice.

The firm's current advisory services are delivered through a software-driven framework that may include algorithmic processes, model logic, and artificial-intelligence-supported tools. These tools may be used to assist with portfolio monitoring, model review, signal evaluation, and related operational functions. The firm may refine or update these software-driven processes over time, provided that advisory services continue to be delivered through the firm's operational interactive website and in accordance with applicable law.

The firm currently offers model-based investment recommendations intended for clients with differing investment objectives, risk tolerances, and time horizons. These models may include exposure to exchange-traded funds, publicly traded securities, digital assets, cash or cash equivalents, and other investments the firm determines are appropriate for its model architecture and disclosed strategy set at the time. The firm may add, revise, retire, or rename models from time to time.

Recommendations are generated at the model level based on the information the client submits through the platform. The firm does not currently offer individualized portfolio customization within a selected model beyond the choices and inputs available through the platform. The quality and suitability of any recommendation depends materially on the completeness and accuracy of the information provided by the client.

The firm is evolving toward a more software-governed and policy-driven advisory architecture. As of the date of this brochure, however, the firm's advisory services remain those actually described herein and should not be understood to include future products, features, or workflows that have not yet been formally launched and incorporated into the firm's current operating model.

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## C. CLIENT NEEDS AND RESTRICTIONS

The firm's recommendations are based on the information the client provides through the online process. The firm relies on the accuracy, completeness, and timeliness of that information in generating and maintaining model recommendations.

Clients may generally accept a recommended model through the platform and may later change models through the firm's then-current platform process. The firm does not currently permit clients to impose individualized restrictions within a selected model unless and until such functionality is expressly made available through the platform.

Changing models, declining recommended allocations, or providing incomplete, outdated, or inaccurate information may affect investment outcomes, portfolio implementation, account risk characteristics, turnover, and performance.

## D. WRAP FEE PROGRAMS

AC does not participate in any wrap fee programs.

## E. ASSETS UNDER MANAGEMENT

As of December 31, 2025, AC has \$11,247,097 in discretionary regulatory assets under management.

# ITEM 5: FEES AND COMPENSATION

## A. FEE DESCRIPTION AND SCHEDULE

The firm's standard advisory fee schedule is based on assets under management and is generally charged quarterly in arrears. Unless otherwise agreed in writing, the fee schedule is as follows:

<i>Assets Under Management</i>	<i>Quarterly Fee</i>	<i>Equivalent Annual Fee</i>
First \$1 million of Assets	0.25%	1.0%
Next \$1 million of Assets	0.1875%	0.75%
Assets over \$2 million	0.125%	0.5%

The firm generally bills in arrears based on the value of assets in the account as of the applicable billing date or other valuation method disclosed in the client agreement and

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implemented through the platform. Fees are generally not negotiable, although the firm may in limited circumstances agree to different fee arrangements.

The precise billing methodology, including when fees begin, how partial billing periods are treated, and how termination is handled, is governed by the client agreement and the firm's operational billing process in effect at the time.

## B. FEE DEDUCTION

With client authorization, the firm may deduct advisory fees directly from the client's account. Clients should review the account statements they receive from the qualified custodian and compare them to any fee notices or billing information made available by the firm.

If a client relationship terminates, fees are charged only for the period during which services were provided, subject to the terms of the applicable client agreement and the firm's billing practices then in effect.

## C. OTHER FEES AND EXPENSES

In addition to the firm's advisory fee, clients may incur fees and expenses charged by third parties, including but not limited to: brokerage commissions; transaction fees; custodial fees; exchange or platform fees; wire fees; account maintenance fees; and embedded management, administrative, or operating expenses of ETFs, funds, or other investment products.

These third-party fees and expenses are separate from, and in addition to, the firm's advisory fee. The firm does not generally receive any portion of such third-party fees unless specifically disclosed elsewhere in this brochure or in another required disclosure document.

## D. COMPENSATION FOR THE SALE OF SECURITIES OR OTHER INVESTMENT PRODUCTS

Neither the firm nor its officers, directors, or employees receives compensation for the sale of securities or other investment products, except as otherwise disclosed in this brochure.

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## **ITEM 6: PERFORMANCE-BASED FEES, SIDE-BY-SIDE MANAGEMENT**

AC does not charge performance-based fees. Performance-based fees are fees based on a share of capital gains or capital appreciation of the assets of a client.

## **ITEM 7: TYPES OF CLIENTS**

Advisors Crypto, Inc. provides advisory services primarily to individuals, including high-net-worth individuals, and may also provide services to related entities and other clients the firm determines are appropriate for its software-delivered advisory model and operating framework.

The firm currently does not impose a formal minimum account size requirement, although the firm may establish minimums, eligibility standards, or account limitations in the future.

The firm's services are designed for clients who are willing to receive advisory services through an operational interactive website and who understand that the firm's investment recommendations are generated and maintained through software-driven processes rather than through individualized human-delivered advice outside the platform.

## **ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

### **A. ANALYSIS AND INVESTMENT STRATEGY**

Advisors Crypto, Inc. uses a software-driven, model-based advisory process to evaluate client information, assign or recommend investment models, and monitor portfolios over time.

The firm's methods of analysis may include, among other things: information provided by client through the firm's online onboarding and process; model-based portfolio logic; technical, quantitative, and trend-based indicators; third-party market data and research inputs; asset, sector, and market-condition analysis; and algorithmic or artificial-intelligence-supported tools used within the firm's software-driven advisory framework.

The firm currently uses these methods to support the construction, recommendation, implementation, and maintenance of model-based investment strategies. These models may allocate among exchange-traded funds, publicly traded securities, digital assets, cash or cash equivalents, and other investments the firm determines are appropriate for the model and disclosed strategy set then in use.

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The firm may employ both passive and active elements in its model design. Depending on the model, the firm may seek broad diversification, thematic exposure, risk-managed positioning, concentrated exposure, tactical reallocations, or defensive positioning. The firm may adjust, replace, add, retire, rename, or refine investment models and model logic over time.

The firm's recommendations are generated at the model level based on the client's platform inputs and the firm's software-driven methodology. The firm does not currently provide individualized off-platform advice or bespoke portfolio customization outside the choices and processes made available through the platform.

The firm may review accounts and model positions periodically, including in response to changing market conditions, model signals, portfolio drift, risk conditions, liquidity considerations, or other model inputs. Review frequency may vary by model, strategy, asset type, and market conditions, but is generally no less than periodic review through the firm's software-driven process.

The firm's advisory approach is designed to operate over meaningful investment horizons and through varying market environments. However, no model, method of analysis, or software-driven process can guarantee successful outcomes, favorable performance, or protection from loss.

## B. RISK OF LOSS

All investing involves risk of loss, including the possible loss of principal. Clients should be prepared to bear investment losses. The firm does not guarantee the future performance of any account, model, recommendation, or strategy.

Because the firm delivers advisory services through software-driven processes and model-based logic, clients should understand that the risks of the firm's services include both traditional investment risks and risks associated with automation, technology, and data dependency.

*General Market Risk* - Markets may decline due to economic events, interest rate changes, inflation, recession, geopolitical events, liquidity constraints, regulatory developments, or unexpected shocks. These events may negatively affect securities, ETFs, digital assets, cash equivalents, and other investments held in firm models.

*Model and Strategy Risk* - The firm's investment recommendations are based on model assumptions, methodology choices, data inputs, and strategy design. A model may underperform, fail to react appropriately to market conditions, rely on assumptions that prove incorrect, or perform differently than intended. Different models may also behave very differently from one another under changing market conditions.

*Client Input Risk* - The firm relies materially on the information the client provides through the platform. If a client provides inaccurate, incomplete, stale, or misleading information, the resulting recommendation or account management outcome may be adversely affected.

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*Automation and Technology Risk* - The firm's services depend on software, automation, system integrations, and technology infrastructure. Errors in coding, logic, implementation, monitoring, authentication, integrations, or platform availability may affect the delivery of services, account oversight, or investment outcomes. Platform outages, system interruptions, maintenance windows, third-party failures, and other technology events may impair the firm's ability to operate as intended.

*Data and Third-Party Provider Risk* - The firm relies on third-party custodians, broker-dealers, exchanges, data providers, cloud or hosting providers, security vendors, software tools, and other service providers. Data errors, delayed feeds, service interruptions, or provider failures may adversely affect the firm's operations, recommendations, monitoring, account servicing, or ability to implement strategy.

*Digital Asset and Cryptocurrency Risk* - Models that include digital assets or cryptocurrency-related exposure may involve heightened volatility, reduced liquidity, operational complexity, legal uncertainty, counterparty risk, custody risk, technological risk, and rapid price movements. Digital asset prices may decline significantly or become impaired due to market dislocation, exchange failures, smart-contract risks, protocol flaws, regulatory action, custody disruptions, or other events. Clients may lose some or all of their investment in digital asset-related positions.

*Concentration Risk* - Certain models may be more concentrated than others by asset, sector, theme, or strategy type. Concentrated exposure can increase volatility and magnify the impact of adverse developments affecting a particular asset, issuer, theme, or market segment.

*ETF, Fund, and Security-Specific Risk* - Investments in ETFs, funds, equities, fixed-income instruments, or other securities carry the risks associated with those instruments, including tracking error, issuer risk, interest-rate risk, credit risk, duration risk, market-risk exposure, liquidity limitations, and embedded fund expenses.

*Inverse, Leveraged, or Tactical Exposure Risk* - To the extent a model uses inverse, leveraged, hedging, or tactical instruments, those positions may involve increased volatility, path dependency, compounding effects, timing risk, basis risk, and the possibility of losses that are more severe than those of non-leveraged long-only positions.

*Liquidity and Execution Risk* - The firm may not always be able to enter or exit positions at desired prices, in desired sizes, or within desired timeframes. Market gaps, low liquidity, trading halts, exchange limitations, venue disruptions, and order execution delays may adversely affect performance.

*Custody and Counterparty Risk* - Clients are exposed to risks associated with the custodians, broker-dealers, exchanges, and other financial intermediaries used in connection with their accounts and transactions. These risks may include operational failures, insolvency, restrictions on access, cybersecurity events, errors, and delays.

*Cybersecurity and Information Security Risk* - The firm and its providers may be subject to cybersecurity incidents, including unauthorized access, credential theft, phishing,

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ransomware, denial-of-service events, data corruption, or other attacks. Such incidents may affect account access, data integrity, transaction processing, system reliability, or the confidentiality of client information.

*Regulatory and Legal Risk* - Changes in securities laws, digital asset regulation, custody expectations, exchange rules, tax guidance, or regulatory interpretation may affect the firm's models, services, operations, counterparties, or the value and availability of investments used in client accounts.

*AI-Supported Process Risk* - To the extent the firm uses algorithmic or artificial-intelligence-supported tools within its software-driven process, those tools may generate incomplete, inconsistent, delayed, unstable, or erroneous outputs. Such tools may depend on historical data, probabilistic outputs, model assumptions, or third-party systems that may not perform as intended under all market conditions or operational scenarios.

Clients should evaluate whether the firm's software-driven, model-based advisory process is appropriate for their own objectives, risk tolerance, and tolerance for digital, automated, and technology-dependent investment services.

## **ITEM 9: DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary event that would be material to a client's or prospective client's evaluation of the firm or the integrity of its management.

As of the date of this brochure, neither Advisors Crypto, Inc. nor its management persons has any legal or disciplinary event required to be disclosed in this Item. The firm may from time to time be involved in regulatory examinations, inquiries, disputes, or legal matters arising in the ordinary course of business. Not all such matters are reportable under Form ADV. If a matter becomes reportable or otherwise materially changes the information in this brochure, the firm will update its disclosure as required by law.

## **ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Advisors Crypto, Inc. does not currently have any material relationships or arrangements with broker-dealers, commodity firms, other investment advisers, or other financial industry participants that are required to be disclosed in this Item, except as otherwise described in this brochure.

The firm may engage third-party custodians, broker-dealers, digital asset service providers, technology vendors, and related service providers in connection with the delivery of its advisory services. The existence of such service-provider relationships does not, by itself, mean that the firm is affiliated with those providers.

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If the firm enters into any material financial industry activity or affiliation requiring disclosure under Form ADV, this brochure will be updated accordingly.

## **ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **A. CODE OF ETHICS**

Advisors Crypto, Inc. has adopted a Code of Ethics designed to comply with Rule 204A-1 under the Investment Advisers Act of 1940 and to establish standards of conduct expected of the firm's supervised persons.

The firm's Code of Ethics addresses, among other things: the duty to act in the best interest of clients; compliance with applicable federal securities laws; the protection of confidential client information; restrictions on misuse of material non-public information; standards of business conduct; personal securities transactions by access persons; and reporting and review procedures intended to identify and manage conflicts of interest.

The firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

### **B. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS**

The firm does not currently recommend securities in which the firm has a material financial interest, except as may be disclosed elsewhere in this brochure or otherwise required by law.

The firm, its officers, employees, or other associated persons may invest for their own accounts in securities, digital assets, ETFs, or other investments that may also be bought, sold, or held in client accounts, subject to the firm's Code of Ethics and related compliance procedures.

Such activity may create conflicts of interest. The firm seeks to address these conflicts through its Code of Ethics, personal trading controls, reporting requirements, and supervisory review.

### **C. PERSONAL TRADING**

Access persons may be permitted to buy or sell securities or other investments for their own accounts, including investments that may also be purchased, sold, or held for clients, subject to the firm's compliance procedures.

The firm's Code of Ethics is designed to reduce the risk that personal trading by access persons could disadvantage clients. Depending on the circumstances, these controls may include:

pre-clearance requirements; restricted-list or watch-list procedures; transaction reporting; holdings reporting; periodic compliance review; and other supervisory controls the firm deems appropriate.

Although the firm seeks to manage these conflicts, no set of policies can eliminate all conflicts associated with personal trading.

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## ITEM 12: BROKERAGE PRACTICES

### A. SELECTING AND RECOMMENDING BROKER-DEALERS, CUSTODIANS, AND EXECUTION VENUES

Advisors Crypto, Inc. uses third-party financial institutions, custodians, broker-dealers, exchanges, and related service providers in connection with client accounts and transactions. The firm selects and recommends such providers based on factors it considers relevant to the delivery of its services, which may include execution capability, operational compatibility, platform integration, asset support, service quality, custody arrangements, technology, pricing, legal/regulatory status, and other relevant considerations.

The firm may use different providers for different asset types, account structures, or operational needs. Depending on the account and strategy, this may include traditional securities custodians and broker-dealers, digital asset exchanges or custodial providers, or other financial service providers the firm determines are appropriate for the account structure and strategy in use at the time.

The firm's use of a particular custodian, broker-dealer, exchange, or service provider may create operational dependencies, and clients should understand that not all providers offer the same protections, services, asset support, or execution environments.

### B. BEST EXECUTION

The firm seeks to act in a manner it believes is consistent with its duty to seek best execution under the circumstances. In evaluating execution arrangements, the firm may consider a range of factors, including but not limited to price, execution quality, speed, operational reliability, integration with the firm's systems, asset support, and the overall value of the relationship to the client and account structure involved.

Best execution does not necessarily mean the lowest commission, fee, or trading cost in every instance.

### C. RESEARCH, TECHNOLOGY, AND OTHER BENEFITS

The firm may receive access to research, software, administrative support, technology tools, platform access, market data, operational support, or other services from custodians, broker-dealers, exchanges, or related service providers. These benefits may assist the firm in operating its business, servicing accounts, monitoring portfolios, or supporting its software-driven advisory process.

To the extent such benefits are received, they may create an incentive for the firm to use or continue using a particular provider. The firm seeks to manage such conflicts through its policies, procedures, and provider selection process.

The firm does not currently participate in a formal soft-dollar arrangement as that term is commonly used.

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## D. DIRECTED BROKERAGE

Clients generally may not direct the firm to use a specific broker-dealer, custodian, exchange, or execution venue if doing so would interfere with the firm's software-driven operating model, account structure, custody arrangement, or ability to manage the account consistently with the selected service framework.

## E. TRADE AGGREGATION

Where operationally feasible and appropriate, the firm may aggregate orders for multiple client accounts in order to seek trading efficiency or more consistent implementation. When aggregated orders are used, the firm seeks to allocate transactions in a fair and equitable manner over time.

Not all orders can or will be aggregated, particularly where account structures, asset types, venues, liquidity conditions, timing differences, custody arrangements, or account-specific circumstances differ.

## ITEM 13: REVIEW OF ACCOUNTS

Advisors Crypto, Inc. reviews client accounts through its software-driven advisory process and related supervisory framework.

The firm's review process is designed to monitor accounts, models, allocations, and related account conditions in light of the firm's model logic, market inputs, operational conditions, and other factors the firm considers relevant to the advisory process.

Account review frequency may vary depending on the model, asset type, market conditions, account activity, and operational considerations. Reviews are generally conducted periodically through the firm's software-driven process and may occur more frequently when the firm's models, systems, or market conditions warrant.

The firm's reviews may include, among other things: consistency of holdings with the selected model; portfolio drift or allocation changes; signal or model-condition changes; operational or account-status exceptions; market-condition or asset-condition changes; and other factors relevant to the firm's software-driven advisory process.

Clients generally receive account statements directly from the qualified custodian holding their assets. These statements typically reflect holdings, transactions, and account balances. Clients should review custodian statements carefully.

The firm may also make account, model, or platform information available through its website or related account-access systems. Such information does not replace the official account statement provided by the qualified custodian.

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The firm may periodically prompt clients through the platform or related communications to review and update information relevant to their accounts, including suitability-related information, where appropriate.

## **ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION**

Advisors Crypto, Inc. does not currently compensate third parties for client referrals in a manner required to be disclosed in this Item, except as may otherwise be disclosed in this brochure or as required by law.

The firm may receive administrative, operational, technology, platform, research, or related support from third-party service providers, custodians, broker-dealers, exchanges, or other financial or technology providers, as described elsewhere in this brochure. To the extent such benefits are received, they may create an incentive for the firm to use or continue using a particular provider. The firm seeks to manage such conflicts through its compliance policies and provider selection process.

If the firm enters into a referral, solicitation, endorsement, compensation, or similar arrangement requiring disclosure under applicable law, this brochure will be updated accordingly.

## **ITEM 15: CUSTODY**

The firm is deemed to have custody of client assets in certain limited circumstances, including where the firm is authorized to deduct advisory fees directly from client accounts.

When the firm is deemed to have custody for this reason, client assets are required to be maintained with qualified custodians, and clients should receive account statements directly from the qualified custodian at least quarterly. Clients should review those statements carefully and compare them to any billing or account information made available by the firm.

To the extent the firm is deemed to have custody in any additional limited circumstance, the firm intends to comply with applicable custody requirements, including use of qualified custodians and any required independent verification procedures, to the extent such requirements apply.

The firm does not hold client cash or securities directly in the ordinary course of business. However, clients should understand that custody structures, account access permissions, platform workflows, and third-party provider arrangements may create regulatory custody questions even where the firm does not physically possess client assets.

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Clients should also understand that digital asset arrangements may involve legal, operational, technological, and custody complexities that differ from traditional securities custody arrangements, including different protections, settlement mechanics, and counterparty risks.

## **ITEM 16: INVESTMENT DISCRETION**

Advisors Crypto, Inc. provides model-based advisory services through its operational interactive website.

Clients complete an online onboarding and suitability process through which the firm gathers information relevant to model recommendation and account management. Based on that process, the platform generates a model recommendation or set of model-based investment options, and the client elects whether to proceed through the platform's account-opening and acceptance process.

Once a client accepts the relationship and grants the firm the relevant authority through the account-opening documentation and platform process, the firm may exercise discretionary authority to manage the account in accordance with the selected or accepted model and the terms of the client agreement.

This discretionary authority is exercised at the model level and within the framework of the firm's model architecture, software-driven processes, account structure, and applicable operational constraints. The firm does not currently offer individualized customization or client-imposed restrictions within a selected model unless such functionality is expressly made available through the platform.

Clients may generally change models through the firm's then-current platform process, which may require submission of updated information, acceptance of revised recommendations, or additional account instructions. Changing models may affect account implementation, risk profile, timing, turnover, and performance.

The firm's discretionary authority does not eliminate the risks associated with market movements, model design, technology dependence, client-input limitations, or the other risks described in this brochure.

## **ITEM 17: VOTING CLIENT SECURITIES**

Advisors Crypto, Inc. does not vote proxies on behalf of clients. Clients retain the responsibility to vote proxies and determine voting decisions.

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## **ITEM 18: FINANCIAL INFORMATION**

Advisors Crypto, Inc. does not require or solicit prepayment of fees six months or more in advance and in an amount of more than \$1,200 per client.

As of the date of this brochure, the firm is not aware of any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

The firm has not been the subject of a bankruptcy petition during the past ten years.

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## PRIVACY POLICY

At Advisors Crypto, Inc. we respect client's personal financial privacy. We realize that clients have entrusted us with private personal financial information, and it is important to us that you know our policy concerning what we do with that information. These policies apply to our current and former customers.

We collect personal financial information about you from the following sources:

- Information you provide us in investment advisory agreements, brokerage account applications, and other documents you complete in connection with the opening and maintenance of your accounts with us; and
- Information you provide us orally; and
- Information we receive from third parties, such as brokerage firms, about your transactions with us or with others.

This personal information includes such things as your name, Social Security number, address and telephone numbers, net worth, annual income and account numbers.

We do not disclose any nonpublic personal financial information about you to any nonaffiliated third parties, except in the following circumstances:

- When required to execute transactions for your account or otherwise to provide services you have requested; or
- When you have specifically authorized us to do so in writing; or
- When permitted or required by law.

Within our firm, we restrict access to your personal financial information to the employees who need to know that information to provide services to you. To ensure security and confidentiality, we maintain physical, electronic, and procedural safeguards to protect your privacy including off-site backups of our computer information in a secure environment; anti-virus protection software; and password protected access to customer information.

These policies apply to both current and previous customers of AC in its role as a registered investment advisory firm. Information about our customers may be shared with its regulators.

For additional information, please feel free to contact [compliance@advisorscrypto.com](mailto:compliance@advisorscrypto.com) or (800) 542-4916.